



SEPTEMBER 2004 MONTHLY REPORT

Health Insurance Risk Sharing Plan (HIRSP)
September 2004 Monthly Statistics

	September-04	March-04
BANK SUMMARY		
CHECKWRITE	\$4,024,798.08	\$5,615,962.22
BOOK BALANCE (US Bank & State General Account)	\$55,529,616.00	\$50,867,643.00
ENROLLMENT		
PLAN 1A	8,241	8,159
PLAN 1B	8,482	8,026
PLAN 2	1,736	1,743
TOTAL	18,459	17,928
NEW APPLICATIONS RECEIVED	439	531
CLAIMS		
CLAIMS PROCESSED	93,122	123,711
AVERAGE PROCESSING DAYS	16	13
CLAIM INVENTORY - OVER 30 DAYS OLD	1,437	1,910
CLAIM INVENTORY - TOTAL	7,176	8,156
CLAIMS DENIED (Non-PBM)	8,757	12,140
CLAIMS DENIED (PBM)	9,048	13,260
CLAIM ACCURACY PERFORMANCE	100.00%	100.00%
CUSTOMER SERVICE - HIRSP		
NUMBER OF CALLS RECEIVED	10,082	11,213
PERCENTAGE OF CALLS ANSWERED	91.3%	86.5%
WRITTEN CORRESPONDENCE - RECEIVED	48	536
WRITTEN CORRESPONDENCE - COMPLETED	38	532
WRITTEN CORRESPONDENCE - INVENTORY	25	31
AVERAGE HOLD TIME FOR TELEPHONE CALLS	3.49	5.03

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
SEPTEMBER 2004 MONTHLY REPORT
TABLE OF CONTENTS**

FINANCIAL REPORTS

* BREAKDOWN OF INCURRED CLAIMS AND EARNED PREMIUM	1
* FINANCIAL REPORT NOTES	2
* FISCAL YEAR UNAUDITED STATEMENT OF REVENUES, EXPENSES & CHANGES IN RETAINED EARNINGS	3
* FISCAL YEAR DETAIL OF MISCELLANEOUS REVENUE & ADMIN. EXPENSE	4
* FISCAL YEAR INTERIM RECONCILIATION	5-6
* FISCAL YEAR UNAUDITED BALANCE SHEET	7
* PROVIDER CONTRIBUTION REPORT	8
* CALENDAR YEAR UNAUDITED STATEMENT OF REVENUES, EXPENSES & CHANGES IN RETAINED EARNINGS	9
* CALENDAR YEAR DETAIL OF MISCELLANEOUS REVENUE & ADMIN. EXPENSE	10
* CALENDAR YEAR INTERIM RECONCILIATION	11-12
* CALENDAR YEAR UNAUDITED BALANCE SHEET	13
* EARNED PREMIUM REPORT	14
* ASSESSMENT REPORT	15

POLICYHOLDER ACTIVITY REPORTS

* APPLICANT ACTIVITY	16
* APPLICANT ELIGIBILITY DETERMINATION	17
* TOTAL POLICIES & SUBSIDIZED POLICIES IN FORCE	18
* TOTAL POLICIES IN FORCE BY PLAN, GENDER & AGE GROUP	19
* TOTAL POLICIES IN FORCE BY PLAN, GENDER, ZONE & AGE GROUP	20-23
* CUSTOMER SERVICE OPERATING REPORT	24
* CLAIMS PROCESSED REPORT	25
* AVERAGE CLAIM DAYS TO PROCESS REPORT	26
* CLAIMS INVENTORY REPORT	27
* CLAIMS DENIED REPORT	28
* PBM CLAIMS DENIED REPORT	29
* CLAIMS ACCURACY PERFORMANCE	30
* APPEAL AND GRIEVANCE SUMMARY	31

Wisconsin Health Insurance Risk-Sharing Plan

Breakdown of Incurred Claims and Earned Premium by Quarter and Plan

1Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$16,968,472	\$9,643,975	175.9%	\$683.28	\$388.34
Plan 1B	6,894,401	6,382,184	108.0%	360.53	333.74
Plan 2	3,531,129	1,759,919	200.6%	682.74	340.28
Total	\$27,394,002	\$17,786,078	154.0%	\$557.59	\$362.03
2Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$20,040,341	\$9,858,100	203.3%	\$786.64	\$386.96
Plan 1B	6,968,440	6,664,640	104.6%	348.00	332.83
Plan 2	4,053,015	1,796,687	225.6%	771.86	342.16
Total	\$31,061,796	\$18,319,427	169.6%	\$612.04	\$360.97
3Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$22,109,009	\$10,846,522	203.8%	\$867.56	\$425.62
Plan 1B	7,954,741	7,649,161	104.0%	381.05	366.41
Plan 2	4,274,596	2,062,401	207.3%	821.72	396.46
Total	\$34,338,346	\$20,558,083	167.0%	\$665.96	\$398.71
4Q03					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$24,331,759	\$10,825,220	224.8%	\$956.29	\$425.45
Plan 1B	10,315,587	8,013,666	128.7%	469.47	364.71
Plan 2	4,524,863	2,062,818	219.4%	868.66	396.01
Total	\$39,172,208	\$20,901,704	187.4%	\$744.35	\$397.17
1Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$20,928,217	\$10,273,986	203.7%	\$852.99	\$418.75
Plan 1B	10,301,023	8,769,984	117.5%	428.12	364.49
Plan 2	4,139,400	2,060,924	200.9%	791.93	394.28
Total	\$35,368,640	\$21,104,894	167.6%	\$657.13	\$392.12
2Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$24,621,064	\$10,446,926	235.7%	\$983.03	\$417.11
Plan 1B	11,260,379	9,078,492	124.0%	451.70	364.17
Plan 2	4,944,304	2,092,994	236.2%	940.70	398.21
Total	\$40,825,748	\$21,618,413	188.8%	\$739.18	\$391.42

NOTES:

- Loss Ratio = Incurred Claims / Earned Premiums
- Earned Premium includes Premium Subsidies
- Incurred Claims include Provider Contributions
- Administrative Expenses are not included in this exhibit
- Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of September 30, 2004

**Wisconsin Health Insurance Risk Sharing Plan
Financial Report Notes
For the Period Ending September 30, 2004**

These monthly reports do not include the June 30, 2002 CAFR¹ (Combined Annual Financial Report) adjustments. When these adjustments are available, the monthly report will reflect these changes. Previously issued monthly reports will not be reissued but the financial statement notes for the current month will summarize the CAFR adjustment.

1) Policyholder Retained Earnings, End of Period (page 3 & 9)

The policyholder retained earnings include both assigned and the unassigned surplus (see Interim Reconciliation page 6 and 12 for the breakdown).

2) Other Recievables (page 7 & 13)

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

3) Losses Paid or Approved for Payment (page 3 & 9)

Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

¹ CAFR is the State of Wisconsin annual financial report published by DOA (Dept of Admin) and prepared in accordance with GASB (Governmental Accounting Standards Board).

Wisconsin Health Insurance Risk Sharing Plan
for the Period Ended September 30, 2004
Fiscal Year 2005

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings													
Operating Revenues	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
Gross Premiums	7,872,385	8,059,267	8,197,318	-	-	-	-	-	-	-	-	-	24,128,970
Premium Subsidized	(332,487)	(337,487)	(355,614)	-	-	-	-	-	-	-	-	-	(1,025,588)
Net Premium Revenues	7,539,898	7,721,780	7,841,704	-	-	-	-	-	-	-	-	-	23,103,382
Provider Contribution	4,513,059	3,123,273	4,152,642	-	-	-	-	-	-	-	-	-	11,788,974
Insurer Assessments	2,691,362	2,691,362	2,691,362	-	-	-	-	-	-	-	-	-	8,074,086
Total Operating Revenues	14,744,319	13,536,415	14,685,708	-	-	-	-	-	-	-	-	-	42,966,442
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment ⁽³⁾	10,959,459	8,270,511	6,546,883	-	-	-	-	-	-	-	-	-	25,776,853
Increase (Decrease) in Unpaid Losses	1,307,286	(13,021)	4,407,972	-	-	-	-	-	-	-	-	-	5,702,237
Deductible Subsidy Paid	56,140	35,944	37,736	-	-	-	-	-	-	-	-	-	129,820
Total Medical Losses	12,322,885	8,293,434	10,992,591	-	-	-	-	-	-	-	-	-	31,608,910
Pharmacy Losses:													
Losses Paid or Approved for Payment	3,455,297	5,261,686	3,541,388	-	-	-	-	-	-	-	-	-	12,258,371
Increase (Decrease) in Unpaid Losses	553,645	(1,412,550)	361,325	-	-	-	-	-	-	-	-	-	(497,580)
Drug Rebates	(91,621)	(136,238)	(229,261)	-	-	-	-	-	-	-	-	-	(457,120)
Subsidy - Coinsurance Out-of-Pocket Max	19,025	20,562	20,660	-	-	-	-	-	-	-	-	-	60,247
Total Pharmacy Losses	3,936,346	3,733,460	3,694,112	-	-	-	-	-	-	-	-	-	11,363,918
Total Losses	16,259,231	12,026,894	14,686,703	-	-	-	-	-	-	-	-	-	42,972,828
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
DHFS Admin Fees	38,870	52,788	21,209	-	-	-	-	-	-	-	-	-	112,867
EDS Admin Fees	72,709	71,453	76,389	-	-	-	-	-	-	-	-	-	220,551
UGS Admin Fees	245,436	239,647	253,435	-	-	-	-	-	-	-	-	-	738,518
Milliman USA Actuarial Services	10,500	6,857	8,982	-	-	-	-	-	-	-	-	-	26,339
Other Admin Fees	12,075	18,441	28,026	-	-	-	-	-	-	-	-	-	58,542
Total Administrative Expenses	379,590	389,186	388,041	-	-	-	-	-	-	-	-	-	1,156,817
Referral fees	8,785	8,798	7,350	-	-	-	-	-	-	-	-	-	24,933
Total Operating Expenses	16,647,606	12,424,878	15,082,094	-	-	-	-	-	-	-	-	-	44,154,578
Net Operating Income (Loss)	(1,903,287)	1,111,537	(396,386)	-	-	-	-	-	-	-	-	-	(1,188,136)
Non-Operating Revenues (Expenses)													
Investment income	40,452	39,550	42,044	-	-	-	-	-	-	-	-	-	122,046
Total Non-operating Revenues (Expenses)	40,452	39,550	42,044	-	-	-	-	-	-	-	-	-	122,046
Net Income (Loss)	(1,862,835)	1,151,087	(354,342)	-	-	-	-	-	-	-	-	-	(1,066,090)
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	5,379,754	3,408,111	4,126,590	-	-	-	-	-	-	-	-	-	5,379,754
Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	(1,971,643)	718,479	(733,278)	-	-	-	-	-	-	-	-	-	(1,986,442)
Retained Earnings, End of Period ⁽¹⁾	3,408,111	4,126,590	3,393,312	-	-	-	-	-	-	-	-	-	3,393,312
Providers													
Retained Earnings, Beginning of Period	7,184,952	8,187,787	8,648,299	-	-	-	-	-	-	-	-	-	7,184,952
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	1,002,835	460,512	949,306	-	-	-	-	-	-	-	-	-	2,412,653
Retained Earnings, End of Period	8,187,787	8,648,299	9,597,605	-	-	-	-	-	-	-	-	-	9,597,605
Insurers													
Retained Earnings, Beginning of Period	4,883,888	4,065,026	4,093,628	-	-	-	-	-	-	-	-	-	4,883,888
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	(818,862)	28,602	(511,974)	-	-	-	-	-	-	-	-	-	(1,302,234)
Retained Earnings, End of Period	4,065,026	4,093,628	3,581,654	-	-	-	-	-	-	-	-	-	3,581,654
Unfunded Deductible and Coinsurance Subsidy													
Retained Earnings, Beginning of Period	(223,692)	(298,857)	(355,363)	-	-	-	-	-	-	-	-	-	1,928,187
Current Earnings	(75,165)	(56,506)	(58,396)	-	-	-	-	-	-	-	-	-	(190,067)
Retained Earnings, End of Period	(298,857)	(355,363)	(413,759)	-	-	-	-	-	-	-	-	-	1,738,120
Total Retained Earnings	15,362,067	16,513,154	16,158,812	-	-	-	-	-	-	-	-	-	18,310,691

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
2005 FISCAL YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSE
AS OF SEPTEMBER 30, 2004

MISC REVENUE	JUL 04	AUG	SEP	OCT	NOV	DEC	JAN 05	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JUL 04	AUG	SEP	OCT	NOV	DEC	JAN 05	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
Bank Service Charge													-
Postage	9,875.07	16,390.65	26,325.77										52,591.49
LAB Audit Fee	1,700.00	1,700.00	1,700.00										5,100.00
Speed Scribe													-
UW Extension													-
NASCHIP	500.00	350.00											850.00
Legal Services													-
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	12,075.07	18,440.65	28,025.77	-	-	-	-	-	-	-	-	-	58,541.49

Wisconsin Health Insurance Risk Sharing Plan
Fiscal Year 2005 Interim Reconciliation
As Of September 30, 2004

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	10,959,459	8,270,511	6,546,883	-	-	-	-	-	-	-	-	-	25,776,853
Increase (Decrease) in Unpaid Medical Losses	1,307,286	(13,021)	4,407,972	-	-	-	-	-	-	-	-	-	5,702,237
Pharmacy Losses Paid or Approved for Payment	3,455,297	5,261,686	3,541,388	-	-	-	-	-	-	-	-	-	12,258,371
Increase (Decrease) in Unpaid Pharmacy Losses	553,645	(1,412,550)	361,325	-	-	-	-	-	-	-	-	-	(497,580)
Drug Rebates	(91,621)	(136,238)	(229,261)	-	-	-	-	-	-	-	-	-	(457,120)
Total Administrative Expenses	388,375	397,984	395,391	-	-	-	-	-	-	-	-	-	1,181,750
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	16,572,441	12,368,372	15,023,698	-	-	-	-	-	-	-	-	-	43,964,511
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	40,452	39,550	42,044	-	-	-	-	-	-	-	-	-	122,046
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	16,531,989	12,328,822	14,981,654	-	-	-	-	-	-	-	-	-	43,842,465
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)													
Funding Shares													
60% Policyholders	9,919,193	7,397,294	8,988,992	-	-	-	-	-	-	-	-	-	26,305,479
20% Providers	3,306,398	2,465,764	2,996,331	-	-	-	-	-	-	-	-	-	8,768,493
20% Insurers	3,306,398	2,465,764	2,996,331	-	-	-	-	-	-	-	-	-	8,768,493
5. Subsidy Funding Shares													
Premium subsidies	332,487	337,487	355,614	-	-	-	-	-	-	-	-	-	1,025,588
Deductible Subsidies	56,140	35,944	37,736	-	-	-	-	-	-	-	-	-	129,820
Subsidy - coinsurance out-of-pocket Max	19,025	20,562	20,660	-	-	-	-	-	-	-	-	-	60,247
Total Subsidies	407,652	393,993	414,010	-	-	-	-	-	-	-	-	-	1,215,655
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	203,826	196,997	207,005	-	-	-	-	-	-	-	-	-	607,828
Insurers	203,826	196,996	207,005	-	-	-	-	-	-	-	-	-	607,827
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)													
Policyholders	9,919,193	7,397,294	8,988,992	-	-	-	-	-	-	-	-	-	26,305,479
Providers	3,510,224	2,662,761	3,203,336	-	-	-	-	-	-	-	-	-	9,376,321
Insurers	3,510,224	2,662,760	3,203,336	-	-	-	-	-	-	-	-	-	9,376,320
7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)													
Policyholders													
Premium	7,539,898	7,721,780	7,841,704	-	-	-	-	-	-	-	-	-	23,103,382
Premium and Deductible Subsidies Credited to Policyholders	407,652	393,993	414,010	-	-	-	-	-	-	-	-	-	1,215,655
Subtotal	7,947,550	8,115,773	8,255,714	-	-	-	-	-	-	-	-	-	24,319,037
Providers	4,513,059	3,123,273	4,152,642	-	-	-	-	-	-	-	-	-	11,788,974
Insurers	2,691,362	2,691,362	2,691,362	-	-	-	-	-	-	-	-	-	8,074,086
Total	15,151,971	13,930,408	15,099,718	-	-	-	-	-	-	-	-	-	44,182,097

Wisconsin Health Insurance Risk Sharing Plan
Fiscal Year 2005 Interim Reconciliation
As Of September 30, 2004

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
8. Interim Estimate of Surplus/(Deficit) Account Balance for FY 2005													
Policyholders													
Prior Period Surplus / (Deficit)	5,379,754	3,408,111	4,126,590	-	-	-	-	-	-	-	-	-	5,379,754
Premium (Including Premium and Deductible Subsidies)	7,947,550	8,115,773	8,255,714	-	-	-	-	-	-	-	-	-	24,319,037
Less Cost	9,919,193	7,397,294	8,988,992	-	-	-	-	-	-	-	-	-	26,305,479
Less Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	(1,971,643)	718,479	(733,278)	-	-	-	-	-	-	-	-	-	(1,986,442)
Ending Surplus / (Deficit)	3,408,111	4,126,590	3,393,312	-	-	-	-	-	-	-	-	-	3,393,312
Assigned Surplus to SFY 2005	-	-	-	-	-	-	-	-	-	-	-	-	-
Unassigned Surplus	3,408,111	4,126,590	3,393,312	-	-	-	-	-	-	-	-	-	3,393,312
Providers													
Prior Period Surplus / (Deficit)	7,184,952	8,187,787	8,648,299	-	-	-	-	-	-	-	-	-	7,184,952
Contribution	4,513,059	3,123,273	4,152,642	-	-	-	-	-	-	-	-	-	11,788,974
Less Cost	3,510,224	2,662,761	3,203,336	-	-	-	-	-	-	-	-	-	9,376,321
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,002,835	460,512	949,306	-	-	-	-	-	-	-	-	-	2,412,653
Ending Surplus / (Deficit)	8,187,787	8,648,299	9,597,605	-	-	-	-	-	-	-	-	-	9,597,605
Insurers													
Prior Period Surplus / (Deficit)	4,883,888	4,065,026	4,093,628	-	-	-	-	-	-	-	-	-	4,883,888
Assessment	2,691,362	2,691,362	2,691,362	-	-	-	-	-	-	-	-	-	8,074,086
Less Cost	3,510,224	2,662,760	3,203,336	-	-	-	-	-	-	-	-	-	9,376,320
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	(818,862)	28,602	(511,974)	-	-	-	-	-	-	-	-	-	(1,302,234)
Ending Surplus / (Deficit)	4,065,026	4,093,628	3,581,654	-	-	-	-	-	-	-	-	-	3,581,654
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(223,692)	(298,857)	(355,363)	-	-	-	-	-	-	-	-	-	(223,692)
Monthly Change	(75,165)	(56,506)	(58,396)	-	-	-	-	-	-	-	-	-	(190,067)
Ending Surplus / (Deficit)	(298,857)	(355,363)	(413,759)	-	-	-	-	-	-	-	-	-	(413,759)
Total HIRSP Retained Earnings	15,362,067	16,513,154	16,158,812	-	-	-	-	-	-	-	-	-	16,158,812

Wisconsin Health Insurance Risk Sharing Plan
September 30, 2004
Fiscal Year 2005

Unaudited Balance Sheet

Assets	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Cash and Cash Equivalents	44,175,497	43,792,481	55,529,616	-	-	-	-	-	-	-	-	-
Other Receivables ⁽²⁾	39,541	109,277	138,752	-	-	-	-	-	-	-	-	-
Drug Rebates Receivable	694,465	830,703	1,059,964	-	-	-	-	-	-	-	-	-
Assessments Receivable	2,781,901	896,397	348,845	-	-	-	-	-	-	-	-	-
Prepaid Items	57,739	71,349	45,023	-	-	-	-	-	-	-	-	-
Total Assets	47,749,143	45,700,207	57,122,200	-	-	-	-	-	-	-	-	-
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical loss Liabilities	16,129,059	16,120,582	18,992,225	-	-	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	2,198,353	785,803	1,147,128	-	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	-	-	-	-	-	-	-	-	-
Unearned Premiums	12,626,044	6,831,139	16,957,036	-	-	-	-	-	-	-	-	-
Unearned Assessments	-	3,966,257	2,604,678	-	-	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	773,620	823,272	602,321	-	-	-	-	-	-	-	-	-
Total Liabilities	32,387,076	29,187,053	40,963,388	-	-	-	-	-	-	-	-	-
Fund Equity:												
Policyholder	3,408,111	4,126,590	3,393,312	-	-	-	-	-	-	-	-	-
Providers	8,187,787	8,648,299	9,597,605	-	-	-	-	-	-	-	-	-
Insurers	4,065,026	4,093,628	3,581,654	-	-	-	-	-	-	-	-	-
Unfunded Deductible and Coinsurance Subsidy	(298,857)	(355,363)	(413,759)	-	-	-	-	-	-	-	-	-
Total Retained Earnings	15,362,067	16,513,154	16,158,812	-	-	-	-	-	-	-	-	-
Total Liabilities and Fund Equity	47,749,143	45,700,207	57,122,200	-	-	-	-	-	-	-	-	-

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
MONTHLY PROVIDER CONTRIBUTION REPORT
AS OF SEPTEMBER 30, 2004

PROVIDER SHARE CALCULATION FOR THE CURRENT MONTH - CLAIMS BY CLAIM TYPE					
REGULAR CLAIMS					
CLAIM TYPE / CATEGORY	BILLED CHARGES	U & C PERCENTAGE	USUAL AND CUSTOMARY	LESS HIRSP ALLOWED CHARGES	PROVIDER SHARE
CT 20 & 39/20 PROFESSIONAL	4,501,900.03	26.8%	3,295,390.82	1,980,274.85	1,315,115.97
CT 23 & 39/23 HOSPITAL OUTPATIENT	2,404,173.24	17.1%	1,993,059.62	1,435,085.18	557,974.44
CT 24 & 39/24 OTHER	295,822.87	13.0%	257,336.31	216,053.63	41,282.68
CT 40 & 49/40 HOSPITAL INPATIENT	2,276,640.40	17.8%	1,870,487.75	1,168,114.87	702,372.88
CT 41 & 59/41 OTHER	-	13.0%	-	-	-
TOTAL	\$ 9,478,536.54		\$ 7,416,274.50	\$ 4,799,528.53	\$ 2,616,745.97

CROSSOVER CLAIMS					
CLAIM TYPE / CATEGORY	MEDICARE ALLOWED CHARGES	MEDICARE PAID	HIRSP PAID	HIRSP DEDUCTIBLE/ COINSURANCE	PROVIDER SHARE
CT 30 & 39/30 PROFESSIONAL	360,809.51	280,823.50	64,630.30	15,633.06	(277.35)
CT 31 & 39/31 HOSPITAL OUTPATIENT	328,799.95	244,792.84	75,879.47	8,283.03	(155.39)
CT 50 & 49/50 HOSPITAL INPATIENT	743,623.52	711,904.52	29,120.28	2,598.72	-
CT 51 & 59/51 OTHER	73,774.75	60,087.25	13,687.50	-	-
TOTAL CROSSOVER	\$ 1,507,007.73	\$ 1,297,608.11	\$ 183,317.55	\$ 26,514.81	\$ (432.74)

PROVIDER CONTRIBUTION ON THE INCREASE (DECREASE) IN UNPAID LOSSES	\$ 1,536,329.00
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TOTAL PROVIDER CONTRIBUTION NON-PHARMACY	\$ 4,152,642.23
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PHARMACY CLAIMS					
CLAIM TYPE / CATEGORY	BILLED CHARGES	U & C PERCENTAGE	USUAL AND CUSTOMARY	LESS HIRSP ALLOWED CHARGES	PROVIDER SHARE
CT 10 & 19/10 PRESCRIPTION DRUG CLAIMS NOT PROCESSED THROUGH PBM	-	0.00%	-	-	-
CT 10 & 19/10 PRESCRIPTION DRUG CLAIMS PROCESSED THROUGH PBM	6,587,655.87	0.00%	3,873,428.01	3,873,428.01	
TOTAL PROVIDER CONTRIBUTION PHARMACY	6,587,655.87		3,873,428.01	3,873,428.01	-

Wisconsin Health Insurance Risk Sharing Plan
for the Period Ended September 30, 2004
Calendar Year 2004

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings													
Operating Revenues	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Gross Premiums	7,117,706	7,171,995	7,179,941	7,235,705	7,293,859	7,319,775	7,872,385	8,059,267	8,197,318	-	-	-	67,447,951
Premium Subsidized	(375,583)	(340,708)	(281,596)	(318,817)	(337,508)	(339,541)	(332,487)	(337,487)	(355,614)	-	-	-	(3,019,341)
Net Premium Revenues	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	7,539,898	7,721,780	7,841,704	-	-	-	64,428,610
Provider Contribution	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	4,513,059	3,123,273	4,152,642	-	-	-	35,125,644
Insurer Assessments	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	2,691,362	2,691,362	2,691,362	-	-	-	27,432,993
Total Operating Revenues	12,409,390	14,053,055	13,802,285	14,018,574	15,740,198	13,997,303	14,744,319	13,536,415	14,685,708	-	-	-	126,987,247
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment ⁽³⁾	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	10,959,459	8,270,511	6,546,883	-	-	-	86,003,498
Increase (Decrease) in Unpaid Losses	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	1,307,286	(13,021)	4,407,972	-	-	-	3,254,228
Deductible Subsidy Paid	64,365	69,422	70,732	74,434	55,222	56,102	56,140	35,944	37,736	-	-	-	520,097
Total Medical Losses	6,344,936	9,119,200	8,845,701	9,972,804	14,534,486	9,351,786	12,322,885	8,293,434	10,992,591	-	-	-	89,777,823
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	3,455,297	5,261,686	3,541,388	-	-	-	33,044,308
Increase (Decrease) in Unpaid Losses	8,871	236,239	(1,179,715)	318,825	467,800	88,955	553,645	(1,412,550)	361,325	-	-	-	(556,605)
Drug Rebates	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	(91,621)	(136,238)	(229,261)	-	-	-	(1,095,415)
Subsidy - Coinsurance Out-of-Pocket Max	9,524	77	1,197	8,127	12,781	17,026	19,025	20,562	20,660	-	-	-	108,979
Total Pharmacy Losses	2,921,244	3,153,265	3,399,069	3,509,090	3,726,229	3,428,452	3,936,346	3,733,460	3,694,112	-	-	-	31,501,267
Total Losses	9,266,180	12,272,465	12,244,770	13,481,894	18,260,715	12,780,238	16,259,231	12,026,894	14,686,703	-	-	-	121,279,090
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
DHFS Admin Fees	28,374	44,542	39,798	33,550	37,403	57,235	38,870	52,788	21,209	-	-	-	353,769
EDS Admin Fees	72,329	115,178	95,128	72,754	74,318	86,289	72,709	71,453	76,389	-	-	-	736,547
UGS Admin Fees	249,725	253,755	237,538	238,420	244,275	255,187	245,436	239,647	253,435	-	-	-	2,217,418
Milliman USA Actuarial Services	5,696	6,700	17,520	8,779	41,204	17,163	10,500	6,857	8,982	-	-	-	123,401
Other Admin Fees	13,703	23,437	34,063	16,646	24,474	14,804	12,075	18,441	28,026	-	-	-	185,669
Total Administrative Expenses	369,827	443,612	424,047	370,149	421,674	430,678	379,590	389,186	388,041	-	-	-	3,616,804
Referral fees	6,265	7,490	7,315	7,315	8,435	8,785	8,785	8,798	7,350	-	-	-	70,538
Total Operating Expenses	9,642,272	12,723,567	12,676,132	13,859,358	18,690,824	13,219,701	16,647,606	12,424,878	15,082,094	-	-	-	124,966,432
Net Operating Income (Loss)	2,767,118	1,329,488	1,126,153	159,216	(2,950,626)	777,602	(1,903,287)	1,111,537	(396,386)	-	-	-	2,020,815
Non-Operating Revenues (Expenses)													
Investment income	36,771	28,849	36,755	36,138	55,560	35,514	40,452	39,550	42,044	-	-	-	351,633
Total Non-operating Revenues (Expenses)	36,771	28,849	36,755	36,138	55,560	35,514	40,452	39,550	42,044	-	-	-	351,633
Net Income (Loss)	2,803,889	1,358,337	1,162,908	195,354	(2,895,066)	813,116	(1,862,835)	1,151,087	(354,342)	-	-	-	2,372,448
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	3,408,111	4,126,590	-	-	-	11,859,597
Unfunded Policyholder Subsidies	-	-	-	(2,151,879)	-	-	-	-	-	-	-	-	(2,151,879)
Current Earnings	1,472,627	(333,637)	(288,598)	(926,129)	(3,778,495)	(473,732)	(1,971,643)	718,479	(733,278)	-	-	-	(6,314,406)
Retained Earnings, End of Period⁽¹⁾	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	3,408,111	4,126,590	3,393,312	-	-	-	3,393,312
Providers													
Retained Earnings, Beginning of Period	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	8,187,787	8,648,299	-	-	-	1,093,317
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	305,268	1,260,679	982,746	948,663	1,636,698	957,581	1,002,835	460,512	949,306	-	-	-	8,504,288
Retained Earnings, End of Period	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	8,187,787	8,648,299	9,597,605	-	-	-	9,597,605
Insurers													
Retained Earnings, Beginning of Period	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,065,026	4,093,628	-	-	-	2,770,012
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	1,099,883	500,794	540,689	255,381	(685,266)	402,395	(818,862)	28,602	(511,974)	-	-	-	811,642
Retained Earnings, End of Period	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,065,026	4,093,628	3,581,654	-	-	-	3,581,654
Unfunded Deductible and Coinsurance Subsidy													
Retained Earnings, Beginning of Period	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	(223,692)	(298,857)	(355,363)	-	-	-	215,317
Current Earnings	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	(75,165)	(56,506)	(58,396)	-	-	-	(629,076)
Retained Earnings, End of Period	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	(298,857)	(355,363)	(413,759)	-	-	-	(413,759)
Total Retained Earnings	16,590,253	17,948,590	19,111,498	19,306,852	16,411,786	17,224,902	15,362,067	16,513,154	16,158,812	-	-	-	16,158,812

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
2004 CALENDAR YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSE
AS OF SEPTEMBER 30, 2004

MISC REVENUE	JAN 04	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JAN 04	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
Bank Service Charge				897.27									897.27
Postage	12,253.37	20,517.45	18,668.96	12,828.24	21,474.38	17,964.37	9,875.07	16,390.65	26,325.77				156,298.26
LAB Audit Fee	1,450.00	2,920.00	2,920.00	2,920.00	3,000.00	(3,160.00)	1,700.00	1,700.00	1,700.00				15,150.00
Speed Scribe													-
UW Extension													-
NASCHIP							500.00	350.00					850.00
Legal Services			12,473.72										12,473.72
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	13,703.37	23,437.45	34,062.68	16,645.51	24,474.38	14,804.37	12,075.07	18,440.65	28,025.77	-	-	-	185,669.25

**Wisconsin Health Insurance Risk Sharing Plan
Calendar Year 2004 Interim Reconciliation
As Of September 30, 2004**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	11,093,371	9,267,957	9,217,447	11,270,114	9,920,955	9,456,801	10,959,459	8,270,511	6,546,883	-	-	-	86,003,498
Increase (Decrease) in Unpaid Medical Losses	(4,812,800)	(218,179)	(442,478)	(1,371,744)	4,558,309	(161,117)	1,307,286	(13,021)	4,407,972	-	-	-	3,254,228
Pharmacy Losses Paid or Approved for Payment	2,978,135	2,993,129	4,758,886	3,266,281	3,331,269	3,458,237	3,455,297	5,261,686	3,541,388	-	-	-	33,044,308
Increase (Decrease) in Unpaid Pharmacy Losses	8,871	236,239	(1,179,715)	318,825	467,800	88,955	553,645	(1,412,550)	361,325	-	-	-	(556,605)
Drug Rebates	(75,286)	(76,180)	(181,299)	(84,143)	(85,621)	(135,766)	(91,621)	(136,238)	(229,261)	-	-	-	(1,095,415)
Total Administrative Expenses	376,092	451,102	431,362	377,464	430,109	439,463	388,375	397,984	395,391	-	-	-	3,687,342
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	9,568,383	12,654,068	12,604,203	13,776,797	18,622,821	13,146,573	16,572,441	12,368,372	15,023,698	-	-	-	124,337,356
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	36,771	28,849	36,755	36,138	55,560	35,514	40,452	39,550	42,044	-	-	-	351,633
3. Total Calendar Year Program Costs to be Split 60% 20% 20%	9,531,612	12,625,219	12,567,448	13,740,659	18,567,261	13,111,059	16,531,989	12,328,822	14,981,654	-	-	-	123,985,723
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)													
Funding Shares													
60% Policyholders	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	9,919,193	7,397,294	8,988,992	-	-	-	74,391,433
20% Providers	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	3,306,398	2,465,764	2,996,331	-	-	-	24,797,145
20% Insurers	1,906,322	2,525,044	2,513,490	2,748,132	3,713,452	2,622,212	3,306,398	2,465,764	2,996,331	-	-	-	24,797,145
5. Subsidy Funding Shares													
Premium subsidies	375,583	340,708	281,596	318,817	337,508	339,541	332,487	337,487	355,614	-	-	-	3,019,341
Deductible Subsidies	64,365	69,422	70,732	74,434	55,222	56,102	56,140	35,944	37,736	-	-	-	520,097
Subsidy - coinsurance out-of-pocket Max	9,524	77	1,197	8,127	12,781	17,026	19,025	20,562	20,660	-	-	-	108,979
Total Subsidies	449,472	410,207	353,525	401,378	405,511	412,669	407,652	393,993	414,010	-	-	-	3,648,417
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	224,736	205,104	176,763	200,689	202,756	206,335	203,826	196,997	207,005	-	-	-	1,824,211
Insurers	224,736	205,103	176,762	200,689	202,755	206,334	203,826	196,996	207,005	-	-	-	1,824,206
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)													
Policyholders	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	9,919,193	7,397,294	8,988,992	-	-	-	74,391,433
Providers	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	3,510,224	2,662,761	3,203,336	-	-	-	26,621,356
Insurers	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	3,510,224	2,662,760	3,203,336	-	-	-	26,621,351
7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)													
Policyholders													
Premium	6,742,123	6,831,287	6,898,345	6,916,888	6,956,351	6,980,234	7,539,898	7,721,780	7,841,704	-	-	-	64,428,610
Premium and Deductible Subsidies Credited to Policyholders	449,472	410,207	353,525	401,378	405,511	412,669	407,652	393,993	414,010	-	-	-	3,648,417
Subtotal	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	7,947,550	8,115,773	8,255,714	-	-	-	68,077,027
Providers	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	4,513,059	3,123,273	4,152,642	-	-	-	35,125,644
Insurers	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	2,691,362	2,691,362	2,691,362	-	-	-	27,432,993
Total	12,858,862	14,463,262	14,155,810	14,419,952	16,145,709	14,409,972	15,151,971	13,930,408	15,099,718	-	-	-	130,635,664

**Wisconsin Health Insurance Risk Sharing Plan
Calendar Year 2004 Interim Reconciliation
As Of September 30, 2004**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
8. Interim Estimate of Surplus/(Deficit) Account Balance for CY 2004													
Policyholders													
Prior Period Surplus / (Deficit)	11,859,597	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	3,408,111	4,126,590	-	-	-	11,859,597
Premium (Including Premium and Deductible Subsidies)	7,191,595	7,241,494	7,251,870	7,318,266	7,361,862	7,392,903	7,947,550	8,115,773	8,255,714	-	-	-	68,077,027
Less Cost	5,718,968	7,575,131	7,540,468	8,244,395	11,140,357	7,866,635	9,919,193	7,397,294	8,988,992	-	-	-	74,391,433
Less Unfunded Policyholder Subsidies	-	-	-	2,151,879	-	-	-	-	-	-	-	-	2,151,879
Monthly Change	1,472,627	(333,637)	(288,598)	(3,078,008)	(3,778,495)	(473,732)	(1,971,643)	718,479	(733,278)	-	-	-	(8,466,285)
Ending Surplus / (Deficit)	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	3,408,111	4,126,590	3,393,312	-	-	-	3,393,312
Assigned Surplus to SFY 2004	46,956	37,564	28,172	18,786	9,386	-	-	-	-	-	-	-	-
Unassigned Surplus	13,285,268	12,961,023	12,681,817	9,613,195	5,844,100	5,379,754	3,408,111	4,126,590	3,393,312	-	-	-	3,393,312
Providers													
Prior Period Surplus / (Deficit)	1,093,317	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	8,187,787	8,648,299	-	-	-	1,093,317
Contribution	2,436,326	3,990,827	3,672,999	3,897,484	5,552,906	3,786,128	4,513,059	3,123,273	4,152,642	-	-	-	35,125,644
Less Cost	2,131,058	2,730,148	2,690,253	2,948,821	3,916,208	2,828,547	3,510,224	2,662,761	3,203,336	-	-	-	26,621,356
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	305,268	1,260,679	982,746	948,663	1,636,698	957,581	1,002,835	460,512	949,306	-	-	-	8,504,288
Ending Surplus / (Deficit)	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	8,187,787	8,648,299	9,597,605	-	-	-	9,597,605
Insurers													
Prior Period Surplus / (Deficit)	2,770,012	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,065,026	4,093,628	-	-	-	2,770,012
Assessment	3,230,941	3,230,941	3,230,941	3,204,202	3,230,941	3,230,941	2,691,362	2,691,362	2,691,362	-	-	-	27,432,993
Less Cost	2,131,058	2,730,147	2,690,252	2,948,821	3,916,207	2,828,546	3,510,224	2,662,760	3,203,336	-	-	-	26,621,351
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,099,883	500,794	540,689	255,381	(685,266)	402,395	(818,862)	28,602	(511,974)	-	-	-	811,642
Ending Surplus / (Deficit)	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,065,026	4,093,628	3,581,654	-	-	-	3,581,654
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(1,936,562)	(2,010,451)	(2,079,950)	-	(82,561)	(150,564)	(223,692)	(298,857)	(355,363)	-	-	-	215,317
Monthly Change	(73,889)	(69,499)	(71,929)	(82,561)	(68,003)	(73,128)	(75,165)	(56,506)	(58,396)	-	-	-	(629,076)
Ending Surplus / (Deficit)	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	(298,857)	(355,363)	(413,759)	-	-	-	(413,759)
Total HIRSP Retained Earnings													
	16,590,253	17,948,590	19,111,498	19,306,852	16,411,786	17,224,902	15,362,067	16,513,154	16,158,812	-	-	-	16,158,812

**Wisconsin Health Insurance Risk Sharing Plan
September 30, 2004
Calendar Year 2004**

Unaudited Balance Sheet

Assets	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash and Cash Equivalents	40,798,764	44,736,354	50,867,643	50,355,425	42,778,753	50,563,375	44,175,497	43,792,481	55,529,616	-	-	-
Other Receivables ⁽²⁾	440,887	478,803	391,542	419,460	219,745	189,920	39,541	109,277	138,752	-	-	-
Drug Rebates Receivable	532,476	608,656	789,956	874,099	805,475	941,241	694,465	830,703	1,059,964	-	-	-
Assessments Receivable	3,233,477	415,828	150,150	132,574	110,295	90,547	2,781,901	896,397	348,845	-	-	-
Prepaid Items	52,035	71,517	52,848	70,020	45,579	27,614	57,739	71,349	45,023	-	-	-
Total Assets	45,057,639	46,311,158	52,252,139	51,851,578	43,959,847	51,812,697	47,749,143	45,700,207	57,122,200	-	-	-
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical loss Liabilities	13,706,091	13,359,225	13,300,096	12,445,427	15,395,789	15,294,266	16,129,059	16,120,582	18,992,225	-	-	-
Unpaid Prescription Drug Loss Liabilities	1,712,604	1,948,843	769,128	1,087,953	1,555,753	1,644,708	2,198,353	785,803	1,147,128	-	-	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	-	-	-
Unearned Premiums	11,026,649	5,952,858	14,918,164	11,162,256	6,043,829	16,566,388	12,626,044	6,831,139	16,957,036	-	-	-
Unearned Assessments	495,774	5,665,239	2,717,945	6,436,773	3,219,789	-	-	3,966,257	2,604,678	-	-	-
Accounts Payable and Other Accrued Liabilities	866,268	776,403	775,308	752,317	672,901	422,433	773,620	823,272	602,321	-	-	-
Total Liabilities	28,467,386	28,362,568	33,140,641	32,544,726	27,548,061	34,587,795	32,387,076	29,187,053	40,963,388	-	-	-
Fund Equity:												
Policyholder	13,332,224	12,998,587	12,709,989	9,631,981	5,853,486	5,379,754	3,408,111	4,126,590	3,393,312	-	-	-
Providers	1,398,585	2,659,264	3,642,010	4,590,673	6,227,371	7,184,952	8,187,787	8,648,299	9,597,605	-	-	-
Insurers	3,869,895	4,370,689	4,911,378	5,166,759	4,481,493	4,883,888	4,065,026	4,093,628	3,581,654	-	-	-
Unfunded Deductible and Coinsurance Subsidy	(2,010,451)	(2,079,950)	(2,151,879)	(82,561)	(150,564)	(223,692)	(298,857)	(355,363)	(413,759)	-	-	-
Total Retained Earnings	16,590,253	17,948,590	19,111,498	19,306,852	16,411,786	17,224,902	15,362,067	16,513,154	16,158,812	-	-	-
Total Liabilities and Fund Equity	45,057,639	46,311,158	52,252,139	51,851,578	43,959,847	51,812,697	47,749,143	45,700,207	57,122,200	-	-	-

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

EARNED PREMIUM

FISCAL YEAR 2005

EARNED PREMIUM	
MONTH	FY 04
JUL	7,539,898
AUG	7,721,780
SEP	7,841,704
OCT	
NOV	
DEC	
JAN	
FEB	
MAR	
APR	
MAY	
JUN	
TOTAL	\$23,103,382

**Wisconsin Health Insurance Risk Sharing Plan
Assessment Status**

Total Assessment for 7/1/04 - 12/31/04			1st Installment Due 9/1/04		2nd Installment Due 11/1/04	
Period Ending	Payments Received	A/R Balance	Payments Received	A/R Balance	Payments Received	A/R Balance
07/10/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
07/17/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
07/24/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
07/31/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
Jul Total	\$ -		\$ -		\$ -	
08/07/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
08/14/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
08/21/04	-	16,148,173.17	-	8,074,086.59	-	8,074,086.58
08/31/04	8,537,442.43	7,610,730.74	6,824,046.62	1,250,039.97	1,713,395.81	6,360,690.77
Aug Total	\$ 8,537,442.43		\$ 6,824,046.62		\$ 1,713,395.81	
09/04/04	1,509,445.89	6,101,284.85	785,567.42	464,472.55	723,878.47	5,636,812.30
09/11/04	134,143.90	5,967,140.95	83,611.68	380,860.87	50,532.22	5,586,280.08
09/18/04	57,938.69	5,909,202.26	28,969.33	351,891.54	28,969.36	5,557,310.72
09/25/04	6,952.46	5,902,249.80	3,476.22	348,415.32	3,476.24	5,553,834.48
09/30/04	168,853.82	5,733,395.98	84,426.91	263,988.41	84,426.91	5,469,407.57
Sep Total	\$ 1,877,334.76		\$ 986,051.56		\$ 891,283.20	
Oct Total	\$ -		\$ -		\$ -	
Nov Total	\$ -		\$ -		\$ -	
Dec Total	\$ -		\$ -		\$ -	
Grand Total			\$ 10,414,777.19	\$ 5,733,395.98	\$ 7,810,098.18	\$ 263,988.41
			\$ 2,604,679.01	\$ 5,469,407.57		

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Monthly Applicant Activity September Month End, 2004

	Plan 1A	Plan 1B	Plan 2	Total
Number of Applications Pending August Month End*, 2004	335	242	21	598
Number of Applications Received in September, 2004	201	232	6	439
Number of Applications Rejected in September, 2004	26	7	3	36
Number of Applications Closed in September, 2004	24	26	0	50
Number of Applications Pending September End*, 2004 **	351	215	18	584
Number of Applications Approved in September, 2004	135	226	6	367

* The above numbers are based on Month End which is the last Friday in the Month.

September data includes 8-28-04 to 9-24-04.

**Pending applications include applications received and not processed and applications pending for more information.

	Plan 1A	Plan 1B	Plan 2	Total
Detail of Applications Rejected				
Insufficient premium submitted	18	4	0	22
Eligible for Group Health Plan	3	1	1	5
HIRSP Coverage <12months ago	2	0	0	2
Current Medicaid coverage	2	1	1	4
Other	1	1	1	3
Subtotal	26	7	3	36
Detail of Applications Closed				
Applicant Request	9	11	0	20
Proper eligibility requested; never received	12	7	0	19
Application data requested; never received	3	8	0	11
Subtotal	24	26	0	50

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Applicant Eligibility Determination
September 2004

A.	Medicare Eligible	6
B.	HIV +	2
C.	Eligible Individual	135
D.	Letter of Medical Eligibility	224
1.	Notice of Rejection by:	
	Blue Cross & Blue Shield United of Wisconsin	55
	Fortis Benefits Insurance	27
	Wisconsin Physicians Service Insurance	26
	Mega Life and Health Insurance	22
	Humana Insurance Company	21
	Golden Rule Insurance Company	18
	American Family	14
	American Medical Security Group	6
	Security Health Plan	5
	John Alden Life Insurance	4
	Pekin Life Insurance	4
	American Republic	2
	Celtic Life Insurance Company	2
	Dean Health Plan	2
	Midwest Security Life Insurance	2
	Atrium Health Plan	1
	Midwest National Life Insurance	1
	Physicians Mutual Insurance	1
	Unity Health Plan	1
	World Insurance	1
2.	Notice of Benefit Reduction	9
3.	Notice of Premium increase due to a Health Reason	0
Total		367

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

RESTATED POLICIES IN FORCE - AS OF SEPTEMBER 2004 MONTH END

	Total Subsidy				Total Non-Subsidy					Combined Total*			
	Plan 1A	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total
October, 2003	3,188	815	4,003		5,263	7,221	919	13,403		8,451	7,221	1,734	17,406
November, 2003	3,201	813	4,014		5,274	7,339	921	13,534		8,475	7,339	1,734	17,548
December, 2003	3,200	810	4,010		5,318	7,413	931	13,662		8,518	7,413	1,741	17,672
January, 2004	3,144	809	3,953		4,961	7,915	930	13,806		8,105	7,915	1,739	17,759
February, 2004	3,157	805	3,962		5,028	8,012	939	13,979		8,185	8,012	1,744	17,941
March, 2004	3,174	796	3,970		5,071	8,134	948	14,153		8,245	8,134	1,744	18,123
April, 2004	3,176	788	3,964		5,105	8,172	956	14,233		8,281	8,172	1,744	18,197
May, 2004	3,201	792	3,993		5,159	8,334	956	14,449		8,360	8,334	1,748	18,442
June, 2004	3,207	799	4,006		5,198	8,423	965	14,586		8,405	8,423	1,764	18,592
July, 2004	2,934	735	3,669		5,334	8,368	991	14,693		8,268	8,368	1,726	18,362
August, 2004	2,961	742	3,703		5,292	8,446	990	14,728		8,253	8,446	1,732	18,431
September, 2004	2,973	750	3,723		5,268	8,482	986	14,736		8,241	8,482	1,736	18,459

Detail of Total Subsidy Policies in Force

	Level 0	Level 1	Level 2	Level 3	Level 4	Level 5	Total
October, 2003	13,403	555	603	743	1,500	602	17,406
November, 2003	13,534	558	600	749	1,507	600	17,548
December, 2003	13,662	554	598	742	1,511	605	17,672
January, 2004	13,806	523	589	738	1,544	559	17,759
February, 2004	13,979	525	590	740	1,547	560	17,941
March, 2004	14,153	526	595	739	1,549	561	18,123
April, 2004	14,233	529	600	736	1,541	558	18,197
May, 2004	14,449	522	602	742	1,560	567	18,442
June, 2004	14,586	528	599	746	1,568	565	18,592
July, 2004	14,693	547	544	660	1,346	572	18,362
August, 2004	14,728	546	551	664	1,375	567	18,431
September, 2004	14,736	552	554	666	1,384	567	18,459

*Level 0 = Income > \$25,000

*Level 1 = Income \$17,000 - \$19,999

*Level 2 = Income \$14,000 - \$16,999

*Level 3 = Income \$10,000 - \$13,999

*Level 4 = Income <=\$9,999

*Level 5 = Income \$20,000 - \$24,999

**Total Policies in Force by Plan, Gender, & Age Group as of
September 30, 2004**

Male

Plan	Gender	Age Group	# Policy holders
1A	Male	0 - 24	461
1A	Male	25 - 29	204
1A	Male	30 - 34	197
1A	Male	35 - 39	271
1A	Male	40 - 44	426
1A	Male	45 - 49	508
1A	Male	50 - 54	561
1A	Male	55 - 59	508
1A	Male	60 - 64	488
1A	Male	65+	3
Total:			3,627

Female

Plan	Gender	Age Group	# Policy holders
1A	Female	0 - 18	176
1A	Female	19 - 24	234
1A	Female	25 - 29	216
1A	Female	30 - 34	207
1A	Female	35 - 39	249
1A	Female	40 - 44	346
1A	Female	45 - 49	509
1A	Female	50 - 54	656
1A	Female	55 - 59	860
1A	Female	60 - 64	1,149
1A	Female	65+	12
Total:			4,614

Plan	Gender	Age Group	# Policy holders
1B	Male	0 - 24	249
1B	Male	25 - 29	38
1B	Male	30 - 34	79
1B	Male	35 - 39	133
1B	Male	40 - 44	281
1B	Male	45 - 49	414
1B	Male	50 - 54	620
1B	Male	55 - 59	794
1B	Male	60 - 64	1,220
1B	Male	65+	3
Total:			3,831

Plan	Gender	Age Group	# Policy holders
1B	Female	0 - 18	95
1B	Female	19 - 24	62
1B	Female	25 - 29	49
1B	Female	30 - 34	75
1B	Female	35 - 39	136
1B	Female	40 - 44	279
1B	Female	45 - 49	447
1B	Female	50 - 54	659
1B	Female	55 - 59	1,097
1B	Female	60 - 64	1,748
1B	Female	65+	4
Total:			4,651

Plan	Gender	Age Group	# Policy holders
2	Male	0 - 24	2
2	Male	25 - 29	12
2	Male	30 - 34	17
2	Male	35 - 39	36
2	Male	40 - 44	85
2	Male	45 - 49	124
2	Male	50 - 54	123
2	Male	55 - 59	109
2	Male	60 - 64	100
2	Male	65+	119
Total:			727

Plan	Gender	Age Group	# Policy holders
2	Female	19 - 24	3
2	Female	25 - 29	4
2	Female	30 - 34	17
2	Female	35 - 39	29
2	Female	40 - 44	68
2	Female	45 - 49	108
2	Female	50 - 54	141
2	Female	55 - 59	144
2	Female	60 - 64	197
2	Female	65+	298
Total:			1,009

**Total Policies in Force by Plan, Gender, Zone & Age Group
as of September 30, 2004**

Male

Plan	Zone	Gender	Age Group	# Policy holders
1A	1	Male	0 - 24	30
1A	1	Male	25 - 29	24
1A	1	Male	30 - 34	22
1A	1	Male	35 - 39	33
1A	1	Male	40 - 44	37
1A	1	Male	45 - 49	49
1A	1	Male	50 - 54	38
1A	1	Male	55 - 59	43
1A	1	Male	60 - 64	35
Total:				311

Plan	Zone	Gender	Age Group	# Policy holders
1A	2	Male	0 - 24	146
1A	2	Male	25 - 29	63
1A	2	Male	30 - 34	66
1A	2	Male	35 - 39	79
1A	2	Male	40 - 44	125
1A	2	Male	45 - 49	133
1A	2	Male	50 - 54	161
1A	2	Male	55 - 59	134
1A	2	Male	60 - 64	123
1A	2	Male	65+	2
Total:				1,032

Plan	Zone	Gender	Age Group	# Policy holders
1A	3	Male	0 - 24	285
1A	3	Male	25 - 29	117
1A	3	Male	30 - 34	109
1A	3	Male	35 - 39	159
1A	3	Male	40 - 44	264
1A	3	Male	45 - 49	326
1A	3	Male	50 - 54	362
1A	3	Male	55 - 59	331
1A	3	Male	60 - 64	330
1A	3	Male	65+	1
Total:				2,284

Female

Plan	Zone	Gender	Age Group	# Policy holders
1A	1	Female	0 - 18	10
1A	1	Female	19 - 24	22
1A	1	Female	25 - 29	29
1A	1	Female	30 - 34	19
1A	1	Female	35 - 39	15
1A	1	Female	40 - 44	27
1A	1	Female	45 - 49	43
1A	1	Female	50 - 54	68
1A	1	Female	55 - 59	81
1A	1	Female	60 - 64	85
1A	1	Female	65+	1
Total:				400

Plan	Zone	Gender	Age Group	# Policy holders
1A	2	Female	0 - 18	48
1A	2	Female	19 - 24	68
1A	2	Female	25 - 29	63
1A	2	Female	30 - 34	75
1A	2	Female	35 - 39	87
1A	2	Female	40 - 44	109
1A	2	Female	45 - 49	146
1A	2	Female	50 - 54	164
1A	2	Female	55 - 59	237
1A	2	Female	60 - 64	331
1A	2	Female	65+	5
Total:				1,333

Plan	Zone	Gender	Age Group	# Policy holders
1A	3	Female	0 - 18	118
1A	3	Female	19 - 24	144
1A	3	Female	25 - 29	124
1A	3	Female	30 - 34	113
1A	3	Female	35 - 39	147
1A	3	Female	40 - 44	210
1A	3	Female	45 - 49	320
1A	3	Female	50 - 54	424
1A	3	Female	55 - 59	542
1A	3	Female	60 - 64	733
1A	3	Female	65+	6
Total:				2,881

**Total Policies in Force by Plan, Gender, Zone & Age Group
as of September 30, 2004**

Male

Plan	Zone	Gender	Age Group	# Policy holders
1B	1	Male	0 - 24	16
1B	1	Male	25 - 29	4
1B	1	Male	30 - 34	6
1B	1	Male	35 - 39	23
1B	1	Male	40 - 44	27
1B	1	Male	45 - 49	26
1B	1	Male	50 - 54	46
1B	1	Male	55 - 59	48
1B	1	Male	60 - 64	71
Total:				267

Female

Plan	Zone	Gender	Age Group	# Policy holders
1B	1	Female	0 - 18	7
1B	1	Female	19 - 24	5
1B	1	Female	25 - 29	8
1B	1	Female	30 - 34	11
1B	1	Female	35 - 39	9
1B	1	Female	40 - 44	17
1B	1	Female	45 - 49	29
1B	1	Female	50 - 54	39
1B	1	Female	55 - 59	69
1B	1	Female	60 - 64	111
Total:				305

Plan	Zone	Gender	Age Group	# Policy holders
1B	2	Male	0 - 24	82
1B	2	Male	25 - 29	8
1B	2	Male	30 - 34	29
1B	2	Male	35 - 39	28
1B	2	Male	40 - 44	91
1B	2	Male	45 - 49	111
1B	2	Male	50 - 54	186
1B	2	Male	55 - 59	218
1B	2	Male	60 - 64	336
1B	2	Male	65+	1
Total:				1,090

Plan	Zone	Gender	Age Group	# Policy holders
1B	2	Female	0 - 18	35
1B	2	Female	19 - 24	19
1B	2	Female	25 - 29	14
1B	2	Female	30 - 34	22
1B	2	Female	35 - 39	48
1B	2	Female	40 - 44	77
1B	2	Female	45 - 49	145
1B	2	Female	50 - 54	205
1B	2	Female	55 - 59	318
1B	2	Female	60 - 64	503
1B	2	Female	65+	3
Total:				1,389

Plan	Zone	Gender	Age Group	# Policy holders
1B	3	Male	0 - 24	151
1B	3	Male	25 - 29	26
1B	3	Male	30 - 34	44
1B	3	Male	35 - 39	82
1B	3	Male	40 - 44	163
1B	3	Male	45 - 49	277
1B	3	Male	50 - 54	388
1B	3	Male	55 - 59	528
1B	3	Male	60 - 64	813
1B	3	Male	65+	2
Total:				2,474

Plan	Zone	Gender	Age Group	# Policy holders
1B	3	Female	0 - 18	53
1B	3	Female	19 - 24	38
1B	3	Female	25 - 29	27
1B	3	Female	30 - 34	42
1B	3	Female	35 - 39	79
1B	3	Female	40 - 44	185
1B	3	Female	45 - 49	273
1B	3	Female	50 - 54	415
1B	3	Female	55 - 59	710
1B	3	Female	60 - 64	1,134
1B	3	Female	65+	1
Total:				2,957

**Total Policies in Force by Plan, Gender, Zone & Age Group
as of September 30, 2004**

Male

Plan	Zone	Gender	Age Group	# Policy holders
2	1	Male	0 - 24	1
2	1	Male	25 - 29	2
2	1	Male	30 - 34	5
2	1	Male	35 - 39	10
2	1	Male	40 - 44	14
2	1	Male	45 - 49	24
2	1	Male	50 - 54	20
2	1	Male	55 - 59	16
2	1	Male	60 - 64	11
2	1	Male	65+	4
Total:				107

Female

Plan	Zone	Gender	Age Group	# Policy holders
2	1	Female	19 - 24	1
2	1	Female	30 - 34	2
2	1	Female	35 - 39	2
2	1	Female	40 - 44	10
2	1	Female	45 - 49	17
2	1	Female	50 - 54	15
2	1	Female	55 - 59	14
2	1	Female	60 - 64	13
2	1	Female	65+	24
Total:				98

Plan	Zone	Gender	Age Group	# Policy holders
2	2	Male	25 - 29	1
2	2	Male	30 - 34	7
2	2	Male	35 - 39	9
2	2	Male	40 - 44	24
2	2	Male	45 - 49	33
2	2	Male	50 - 54	37
2	2	Male	55 - 59	28
2	2	Male	60 - 64	38
2	2	Male	65+	36
Total:				213

Plan	Zone	Gender	Age Group	# Policy holders
2	2	Female	25 - 29	2
2	2	Female	30 - 34	5
2	2	Female	35 - 39	14
2	2	Female	40 - 44	27
2	2	Female	45 - 49	31
2	2	Female	50 - 54	42
2	2	Female	55 - 59	43
2	2	Female	60 - 64	55
2	2	Female	65+	85
Total:				304

Plan	Zone	Gender	Age Group	# Policy holders
2	3	Male	0 - 24	1
2	3	Male	25 - 29	9
2	3	Male	30 - 34	5
2	3	Male	35 - 39	17
2	3	Male	40 - 44	47
2	3	Male	45 - 49	67
2	3	Male	50 - 54	66
2	3	Male	55 - 59	65
2	3	Male	60 - 64	51
2	3	Male	65+	79
Total:				407

Plan	Zone	Gender	Age Group	# Policy holders
2	3	Female	19 - 24	2
2	3	Female	25 - 29	2
2	3	Female	30 - 34	10
2	3	Female	35 - 39	13
2	3	Female	40 - 44	31
2	3	Female	45 - 49	60
2	3	Female	50 - 54	84
2	3	Female	55 - 59	87
2	3	Female	60 - 64	129
2	3	Female	65+	189
Total:				607

**Total Subsidy/Non-Subsidy
Restated for September 30, 2004**

Plan		# Policyholders
1A	Non-Subsidized	5,268
1A	Subsidized	2,973
1B	Non-Subsidized	8,482
2	Non-Subsidized	986
2	Subsidized	750
Total:		18,459

**Total Subsidy by Level
Restated for September 30, 2004**

Subsidy Level	# Policyholders
Level 0	14,736
Level 1	552
Level 2	554
Level 3	666
Level 4	1,384
Level 5	567
Total:	18,459

**Total Policies in Force by Zone, Plan and Subsidy
Restated for September 30, 2004**

	# Policyholders
Plan 1A, Zone 1, Non-Subsidized	396
Plan 1A, Zone 1, Subsidized	315
Plan 1A, Zone 2, Non-Subsidized	1,581
Plan 1A, Zone 2, Subsidized	784
Plan 1A, Zone 3, Non-Subsidized	3,291
Plan 1A, Zone 3, Subsidized	1,874
Plan 1B, Zone 1, Non-Subsidized	572
Plan 1B, Zone 2, Non-Subsidized	2,479
Plan 1B, Zone 3, Non-Subsidized	5,431
Plan 2, Zone 1, Non-Subsidized	93
Plan 2, Zone 1, Subsidized	112
Plan 2, Zone 2, Non-Subsidized	301
Plan 2, Zone 2, Subsidized	216
Plan 2, Zone 3, Non-Subsidized	592
Plan 2, Zone 3, Subsidized	422
Total:	18,459

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Customer Service Monthly Operating Report September 2004

Sep-04 Week Ending	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait	Shortest Wait	Longest Wait	Average Talk
3-Sep	2,556	2,400	156	6.1%	2.18	0.00	8.28	2.65
10-Sep	2,323	2,101	222	9.6%	3.34	0.00	8.25	2.50
17-Sep	2,652	2,422	230	8.7%	4.15	0.00	14.03	2.61
24-Sep	2,551	2,280	271	10.6%	4.28	0.00	11.57	2.71
Total	10,082	9,203	879	8.7%	3.49	0.00	14.03	2.62

Historical 2003/2004 Stats	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait	Shortest Wait	Longest Wait	Average Talk
Sep-03	10,203	8,894	1,309	12.8%	4.80	0.00	10.87	2.61
Oct-03	13,226	11,261	1,965	14.9%	5.39	0.00	18.38	2.62
Nov-03	8,836	7,280	1,556	17.6%	6.59	0.00	20.02	3.16
Dec-03	9,053	7,741	1,312	14.5%	5.78	0.00	15.11	3.56
Jan-04	11,781	10,401	1,380	11.7%	5.12	0.00	13.30	3.40
Feb-04	10,435	9,338	1,097	10.5%	4.43	0.00	14.29	3.22
Mar-04	11,213	9,694	1,519	13.5%	5.03	0.00	13.07	3.10
Apr-04	13,716	12,529	1,187	8.7%	3.56	0.00	11.07	2.87
May-04	9,600	8,908	692	7.2%	2.97	0.00	11.37	3.19
Jun-04	10,572	9,360	1,212	11.5%	4.60	0.00	12.18	3.34
Jul-04	11,453	10,865	588	4.9%	2.79	0.00	8.57	2.88
Aug-04	9,174	8,660	514	5.6%	2.42	0.00	9.34	2.86
Sep-04	10,082	9,203	879	8.7%	3.49	0.00	14.03	2.62

Most Commonly Asked Questions to Customer Service - September 2004

1. What is my claim status?
2. Is this a covered service?
3. I do not understand my premium.

Written Correspondence - September 2004

	Beginning Inventory	Received	Completed	Inventory			Ending Inventory
				< 10 days	10-30 days	> 30 days	
Customer Svc	0	143	143	0	0	0	0
Enrollment	0	332	332	0	0	0	0
Underwriting	15	48	38	11	14	0	25

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

CLAIMS PROCESSED

Claims that have finalized to payment or denial during the month

Claim type/Description	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	YTD Total
CT10 Pharmacy (Non-PBM)**	5	15	0	1	34	1	10	2	2	1	0	0	71
CT10 Pharmacy (PBM)***	224	54	131	218	3	50	11	53	31	0	0	0	775
WP Wellpoint Pharmacy ****	49,812	51,356	52,987	52,057	80,707 ⁽¹⁾	54,288	55,136	55,060	56,913	87,190 ⁽¹⁾	59,373	61,341	716,220
CT19 Pharmacy Adjustments (Non-PBM)**	3	4	6	2	0	0	0	0	0	0	0	0	15
CT19 Pharmacy Adj. (PBM) ***	0	0	0	0	0	0	0	0	0	0	0	0	0
WP Wellpoint Reversals *****	-2,332	-2,444	-2,447	-2,337	-3,638	-2,489	-2,415	-2,537	-2,566	-4,026	-2,846	-2,869	-32,946
CT20 Physicians	23,478	21,121	20,379	18,370	24,588	19,996	19,487	24,257	18,355	24,187	26,047	23,229	263,494
CT23 Outpatient Hospital	3,958	3,702	3,430	3,406	4,309	3,757	3,499	4,356	3,438	3,992	4,537	4,774	47,158
CT24 Miscellaneous	1,833	1,605	1,591	1,290	1,631	1,492	1,594	1,654	1,621	1,907	1,834	2,222	20,274
CT30 Professional Crossovers	4,625	4,102	4,098	3,282	4,371	3,639	3,605	4,351	3,479	3,996	4,394	3,544	47,486
CT31 Outpatient Crossovers	931	800	837	766	891	825	727	936	819	1,128	1,034	1,236	10,930
CT39 Professional Adjustments	178	250	512	277	431	216	509	452	331	200	181	237	3,774
CT40 Inpatient Hospital	391	354	286	290	384	342	304	348	244	384	376	408	4,111
CT41 Nursing Home	38	22	44	15	26	30	25	18	20	38	25	19	320
CT49 Inpatient Hospital Adjustments	7	9	8	15	11	16	31	23	18	36	7	8	189
CT50 Inpatient Hospital Crossovers	85	90	77	49	92	72	61	102	69	63	73	65	898
CT51 Nursing Home Crossovers	10	5	15	12	25	12	21	20	12	8	3	9	152
CT59 Nursing Home Adjustments	0	0	0	2	0	1	0	0	0	0	0	0	3
Total claims processed*	83,246	81,045	81,954	77,715	113,865	82,248	82,605	89,095	82,786	119,104	95,038	94,223	1,082,924

Claim type/Description	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	YTD Total
CT10 Pharmacy (Non-PBM)**	0	0	0	0	0	0	0	0	0				0
CT10 Pharmacy (PBM)***	0	0	0	0	0	0	0	0	0				0
WP Wellpoint Pharmacy ****	58,899	59,759	91,483 ⁽¹⁾	62,203	65,556	62,837	63,948	63,279	64,419				592,383
CT19 Pharmacy Adjustments (Non-PBM)**	0	0	0	0	0	0	0	0	0				0
CT19 Pharmacy Adj. (PBM) ***	0	0	0	0	0	0	0	0	0				0
WP Wellpoint Reversals *****	-2,475	-2,864	-4,082	-2,709	-3,271	-2,875	-3,006	-3,107	-3,052				-27,441
CT20 Physicians	33,839	30,416	22,807	28,748	25,080	26,444	25,415	19,780	21,881				234,410
CT23 Outpatient Hospital	5,585	4,645	4,107	4,798	4,121	4,083	4,953	3,962	3,571				39,825
CT24 Miscellaneous	2,216	2,228	2,117	2,559	2,216	1,835	2,278	1,823	1,286				18,558
CT30 Professional Crossovers	5,805	4,941	4,116	5,534	4,072	4,465	5,037	3,434	3,675				41,079
CT31 Outpatient Crossovers	1,526	867	1,106	1,291	1,129	1,325	1,216	935	770				10,165
CT39 Professional Adjustments	469	647	1,446	960	1,298	393	618	857	235				6,923
CT40 Inpatient Hospital	598	428	458	521	423	363	457	380	264				3,892
CT41 Nursing Home	41	62	34	41	31	34	18	10	16				287
CT49 Inpatient Hospital Adjustments	6	10	20	21	16	14	17	3	4				111
CT50 Inpatient Hospital Crossovers	125	86	79	104	87	65	99	71	42				758
CT51 Nursing Home Crossovers	14	6	14	12	13	7	19	14	11				110
CT59 Nursing Home Adjustments	0	0	6	2	17	1	0	1	0				27
Total claims processed*	106,648	101,231	123,711	104,085	100,788	98,991	101,069	91,442	93,122	0	0	0	921,087

*The totals include paper and EMC claims. PBM claims are included in the totals starting with August 2001. In the PBM environment, each prescription processed by the PBM is counted as one claim where, previously, a claim may have included multiple prescriptions. Therefore, due to the change in pharmacy claims processing, the volume of claims processed prior to August 2001 is not comparable to the volume of claims processed in August 2001 and later.

** Pharmacy non-PBM claims are for dates of service prior to August 1, 2001.

*** Pharmacy PBM claims are for dates of service between August 1, 2001 and December 31, 2001; claims were submitted through the Wellpoint system, but paid by the Fiscal Agent.

**** Wellpoint Pharmacy claims are processed solely through the Wellpoint system under the new co-pay guidelines and account for all prescriptions filled beginning January 1, 2002.

*****Wellpoint reversals will always negate a Wellpoint pharmacy claim beginning January 1, 2002.

(1) Increase in claims count is due to an additional pay period. This month includes 3 pay periods.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

AVERAGE CLAIMS PROCESSING DAYS

Claim type/Description*	Sep-03	** Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04
CT10 Pharmacy	632	2	0	0	0	0	0	0	0	0	0	0	0
CT19 Pharmacy Adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0
CT20 Physicians	13	15	15	17	16	13	13	13	15	11	12	14	16
CT23 Outpatient Hospital	12	15	13	14	13	13	11	11	13	11	10	11	14
CT24 Miscellaneous	15	18	15	16	18	16	13	14	15	13	14	14	19
CT30 Professional Crossovers	11	13	13	15	15	11	11	12	11	10	11	14	15
CT31 Outpatient Crossovers	15	18	16	18	17	18	17	16	19	15	13	15	19
CT39 Professional Adjustments	13	22	37	44	43	34	19	23	29	21	15	11	19
CT40 Inpatient Hospital	15	20	16	17	20	17	15	18	17	16	15	15	17
CT41 Nursing Home	17	18	16	14	18	15	10	12	11	16	10	17	17
CT49 Inpatient Hospital Adjustments	15	17	37	48	44	30	24	21	19	14	10	6	19
CT50 Inpatient Hospital Crossovers	10	13	10	12	12	13	13	12	14	11	9	11	15
CT51 Nursing Home Crossovers	12	21	20	12	21	11	10	10	6	11	9	9	16
CT59 Nursing Home Adjustments	0	0	0	0	0	0	19	76	16	24	0	16	16
Average for the Month	13	*** 16	13	**** 16	**** 16	14	13	14	***** 16	12	12	13	16

*A "0" days to process indicates there were no claims submitted for that claim type in that month.

Wellpoint pharmacy claims processed solely through the Wellpoint system are not included in this report for prescriptions filled beginning January 1, 2002.

** No Wellpoint paper claims were paid in May and October. This number includes only non-PBM claims.

***Processing of claims received October 1, 2003 and after did not begin until October 13, 2003 due to HIPAA changes, making the average processing days higher than normal.

****HIPAA changes and a high volume of claims submitted made the average processing days higher than normal

***** Higher than normal claim average resulting from a clean up of aged medical review claims

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
HIRSP MONTH END CLAIMS INVENTORY

Claim Type / Description	Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
	Total	Over 30 days old	Total	Over 30 days old
September 2003 - All Claim Types	2,638	0	6,613	1,094
October 2003 - All Claim Types	6,321	0	10,134	1,554
November 2003 - All Claim Types	5,195	0	9,044	1,229
December 2003 - All Claim Types	11,177	0	14,939	1,508
January 2004 - All Claim Types	9,242	0	13,832	1,837
February 2004 - All Claim Types	3,163	0	8,050	2,046
March 2004 - All Claim Types	3,502	0	8,156	1,910
April 2004 - All Claim Types	4,429	0	9,582	2,378
May 2004 - All Claim Types	5,387	0	9,401	1,427
June 2004 - All Claim Types	355	0	4,886	1,435
July 2004 - All Claim Types	4,580	0	8,099	1,198
August 2004 - All Claim Types	7,765	0	10,827	989
September 2004 - All Claim Types	7,176	0	11,441	1,437

August 2004

Claim Type / Description		Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
		Total	Over 30 days old	Total	Over 30 days old
CT10	Pharmacy (Non-PBM)	0	0	0	0
CT19	Pharmacy Adjustments (Non-PBM)	0	0	0	0
CT20	Physicians	5,162	0	6,991	754
CT23	Outpatient Hospital	534	0	983	103
CT24	Miscellaneous	283	0	617	21
CT30	Professional Crossovers	1403	0	1587	80
CT31	Outpatient Crossovers	320	0	422	11
CT39	Professional Adjustments	0	0	82	10
CT40	Inpatient Hospital	63	0	128	9
CT41	Nursing Home	0	0	7	0
CT49	Inpatient Hospital Adjustments	0	0	1	0
CT50	Inpatient Hospital Crossovers	0	0	8	1
CT51	Nursing Home Crossovers	0	0	1	0
CT59	Nursing Home Adjustments	0	0	0	0
All Claim Types		7,765	0	10,827	989

September 2004

Claim Type / Description		Number of claims to be keyed		Claims in the system being processed (includes claims waiting to be keyed)	
		Total	Over 30 days old	Total	Over 30 days old
CT10	Pharmacy (Non-PBM)	0	0	0	0
CT19	Pharmacy Adjustments (Non-PBM)	0	0	0	0
CT20	Physicians	5,115	0	7,190	778
CT23	Outpatient Hospital	412	0	1040	147
CT24	Miscellaneous	353	0	863	195
CT30	Professional Crossovers	944	0	1483	191
CT31	Outpatient Crossovers	288	0	447	62
CT39	Professional Adjustments	0	0	154	18
CT40	Inpatient Hospital	50	0	230	38
CT41	Nursing Home	3	0	9	0
CT49	Inpatient Hospital Adjustments	0	0	0	0
CT50	Inpatient Hospital Crossovers	8	0	19	7
CT51	Nursing Home Crossovers	3	0	6	1
CT59	Nursing Home Adjustments	0	0	0	0
All Claim Types		7,176	0	11,441	1,437

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Claims Denied Report*

September 2004

Processing Month	Plan 1A		Plan 1B		Plan 2		All Plans			
	Paid	Denied	Paid	Denied	Paid	Denied	Paid	Denied	Total Processed	Denial Rate
September 2003							20,675	7,731	28,406	27.2%
October 2003							15,903	20,036	35,939	*** 55.8%
November 2003							21,860	16,651	38,511	43.2%
December 2003							21,873	13,878	35,751	38.8%
January 2004							31,974	18,250	50,224	36.3%
February 2004							28,482	15,854	44,336	35.8%
March 2004	12,937	6,049	7,139	3,671	4,094	2,420	24,170	12,140	36,310	33.4%
April 2004	16,145	6,557	9,583	4,109	5,364	2,833	31,092	13,499	44,591	30.3%
May 2004	13,862	5,916	8,378	3,787	4,326	2,234	26,566	11,937	38,503	31.0%
June 2004	14,320	5,412	8,906	3,554	4,796	2,041	28,022	11,007	39,029	28.2%
July 2004	14,539	5,511	9,098	3,723	4,916	2,340	28,553	11,574	40,127	28.8%
August 2004	11,258	4,409	7,199	3,018	3,743	1,643	22,200	9,070	31,270	29.0%
September 2004	11,398	4,318	7,676	3,016	3,924	1,423	22,998	8,757	31,755	27.6%

*Claims denied by the PBM are not included. See page 30 for claims denied by the PBM. Detailed paid versus denied claims reporting began in March 2004.

***Denied claims increased due to HIPAA changes. Providers were not following HIPAA billing instructions.

September 2004 - Denial Reason Detail**

Top Reasons for Denial		Volume
380	Pre-ex	2,180
401	Duplicate Claim - Professional	2,151
A97	Claim indicator missing or invalid	1,738
A22	Billing provider number invalid or incorrect	1,664
A02	Policyholder number not on file	1,422
172	Policyholder not eligible for date of service	1,151
171	Late Billing	603
187	Lack of medical necessity	588
213	Quantity Billed Invalid	513
574	Procedure related to others on same claim	405
246	Procedure Requires Modifier	387
152	Provider not eligible on date of service	359
249	Performing provider required for procedure	247

**Denial codes apply to individual service details. Claims may have more than one service detail; therefore, the number of denials shown here represents the number of denied service details, not the number of denied claims.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
PHARMACY CLAIMS DENIED BY PBM

Claims Denied Report
September 2004

Oct-03	11,825
Nov-03	7,951
Dec-03	8,271
Jan-04	8,470
Feb-04	8,354
Mar-04	13,260
Apr-04	9,383
May-04	7,614
Jun-04	8,148
Jul-04	8,570
Aug-04	8,297
Sep-04	9,048

September 2004 - Reason Detail

* Top Reasons for Denial	Volume
47 - Early refill	2,740
35 - Prior Authorization required	1,291
74 - Drug Utilization Review	1,183
03 - Date filled beyond cancel / ID card expired	1,137
29 - Invalid/excessive days supply	1,025
05 - Non-covered prescription item	554
22 - Non legend items not covered	236
04 - Duplicate claim	228
07 - Invalid/Excessive Quantity	172
27 - Invalid/Missing Patient Birthdate	121

*In the PBM environment, each prescription processed is counted as one claim.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Claims Accuracy Performance* September 2004

MONTH	CLAIMS	CLAIM PAYMENTS	PAYMENTS REVIEWED	CORRECT PAYMENT	ACCURACY RATE
Oct-03	35,942	\$3,517,547	\$66,842	\$70,368	**94.67%
Nov-03	38,514	\$3,779,227	\$123,352	\$122,765	99.52%
Dec-03	35,756	\$4,781,794	\$133,185	\$133,192	99.99%
Jan-04	50,224	\$5,313,619	\$60,565	\$60,379	99.69%
Feb-04	44,336	\$5,635,317	\$74,158	\$73,901	99.65%
Mar-04	35,840	\$5,549,043	\$78,006	\$78,006	100.00%
Apr-04	44,591	\$6,948,734	\$51,662	\$51,662	100.00%
May-04	38,503	\$6,050,073	\$64,896	\$64,833	99.90%
Jun-04	39,029	\$5,640,805	\$49,747	\$49,826	99.84%
Jul-04	40,127	\$7,059,137	\$80,036	\$80,036	100.00%
Aug-04	31,270	\$5,264,531	\$49,875	\$49,875	100.00%
Sep-04	31,755	\$4,024,798	\$86,524	\$86,524	100.00%

* Claims processed through PBM are not included in the performance statistics.

**Claim payment accuracy is lower than normal due to a keying error on one inpatient claim.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
APPEALS AND GRIEVANCE SUMMARY
September 2004**

CLAIM APPEALS

TOTAL CLAIM APPEALS RECEIVED	48
REINSTATEMENTS	29
PA DENIAL	2
PRE-X CLAIM DENIAL	8
WAIVE PRE-X	2
LATE BILLING	2
OUT-OF-STATE NONCERT PROVIDER	2
OTHER	2
TOTAL CLAIMS/REINSTATEMENTS CLOSED	41
CLAIM APPEALS AVERAGE NUMBER OF DAYS	3.98

GRIEVANCES

GRIEVANCE COMMITTEE REVIEW:

REQUEST FOR SUBSIDY REDUCTION DENIALS	1
REQUEST TO BACKDATE POLICY CANCELLATION	(1)
REQUEST FOR REINSTATMENT	4
REQUEST FOR LATE BILLING OVERRIDE	1
REQUEST FOR MEDICAL NECESSITY	2
REQUEST TO PAY PRE-X DENIALS	4
REQUEST FOR BACKDATE SUBSIDY	2
* DEFERRED TO NEXT MONTH (OCTOBER)	(1)